

Form clsnodsc – ntclsnodis

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 15-14131-KCF
Chapter: 13
Judge: Kathryn C. Ferguson

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Anthony Michael Ryan
615 Wildwood Road
Allenhurst, NJ 07711

Jessica Pacres Ryan
aka Jessica Pacres
615 Wildwood Road
Allenhurst, NJ 07711

Social Security No.:

xxx-xx-4102

xxx-xx-8702

Employer's Tax I.D. No.:

NOTICE OF DEFICIENCY CONCERNING DISCHARGE

You are hereby notified that the above-named case will be closed without entry of discharge on or after March 4, 2019 for the reason(s) indicated below.

- ☐ Debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- ☒ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☒ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.

The court must receive the above noted document(s) prior to case closing in order to enter a discharge. If the case is closed without entry of the discharge the debtor must file a Motion To Reopen to allow for the filing of same and pay the applicable filing fee.

Dated: January 31, 2019

JAN: pbf

Jeanne Naughton
Clerk

Certificate of Notice Page 2 of 2
 United States Bankruptcy Court
 District of New Jersey

In re:
 Anthony Michael Ryan
 Jessica Pacres Ryan
 Debtors

Case No. 15-14131-KCF
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: clsnodsc

Page 1 of 1
 Total Noticed: 3

Date Rcvd: Jan 31, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 02, 2019.

db/jdb +Anthony Michael Ryan, Jessica Pacres Ryan, 615 Wildwood Road, Allenhurst, NJ 07711-1334

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 01 2019 00:09:05 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Feb 01 2019 00:09:00 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

TOTAL: 2

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 02, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 31, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com
 Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
 Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
 Andrew L. Spivack on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,
 AS TRUSTEE (CWALT 2007-14T2) nj.bkecf@fedphe.com
 Charles G. Wohlrab on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,
 AS TRUSTEE (CWALT 2007-14T2) cwohrlab@logs.com, njbankruptcynotifications@logs.com
 Charles G. Wohlrab on behalf of Creditor BAYVIEW LOAN SERVICING LLC AS SERVICING AGENT FOR
 THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE (CWALT 2007-14T2)
 cwohrlab@logs.com, njbankruptcynotifications@logs.com
 Denise E. Carlon on behalf of Creditor THE BANK OF NEW YORK MELLON, Et Al...
 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
 John R. Morton, Jr. on behalf of Creditor Nissan Motor Acceptance Corporation, Servicer for
 Nissan-Infiniti LT ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
 Joseph Casello on behalf of Debtor Anthony Michael Ryan jcasello@cvclaw.net,
 jcasello627@gmail.com
 Joseph Casello on behalf of Joint Debtor Jessica Pacres Ryan jcasello@cvclaw.net,
 jcasello627@gmail.com
 Joshua I. Goldman on behalf of Creditor THE BANK OF NEW YORK MELLON, Et Al...
 jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com
 Michael Frederick Dingerdissen on behalf of Creditor BAYVIEW LOAN SERVICING LLC AS SERVICING
 AGENT FOR THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE (CWALT 2007-14T2)
 nj.bkecf@fedphe.com
 Sherri Jennifer Smith on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW
 YORK, AS TRUSTEE (CWALT 2007-14T2) nj.bkecf@fedphe.com, nj.bkecf@fedphe.com

TOTAL: 13